ceives less than is paid Mr. Fountain.

me for a society villain."

BUBBLES IN THE AIR.

Dilemma.

He Wondered.

Association.

This Would Take.

THE INDIANA PRESS.

that the Republican party is pledged to the

passage of "such a law" as that proposed

in the Nicholson bill, it asserts what it

President Swain, of the State University,

was before the House ways and means

committee Tuesday urging the imposition of

a tax of one-sixth of a mill for the Bloom-

ington school, which it is calculated will amount to \$20,000 a year. His appeal should be promptly and finally denied. The tax-

eaters must be kicked out. The Republican party is pledged to reduce taxation and that pledge must be kept or we will not see another Republican Legislature in Indiana in a dozen years.—Kokomo Tribune.

The appointive power of the Governor

should not be disturbed. He is the head

of the State departments, just as Presi-

dent Cleveland is of the national. The ma-

jority in the Legislature could change the

political complexion of every State insti-tution, but it would be a contemptible exer-

cise of power. It would be just like a Democratic Legislature to do something of

Republican party, however, is not governed by such narrow principles.—Marion Chron-

While at Indianapolis and other cities

throughout the State the 80-per-cent. co-

nsurance clause does not apply to stocks of

merchandise or machinery valued at less

than \$10,000, in this city, so far as we are

informed, it has been applied to all mer-

cantile and manufacturing risks and the

buildings that contain them, without regard to their value. Thus injustice has

been done either by the companies, the lo-cal agents or the local inspector (who passes on all policies) to all merchants and manu-facturers and building owners who come within the \$10,000 limit—which, in fact,

comprises a large portion of our business men.-Richmond Item.

Civil service reform for our benevolent

and penal institutions was strongly in-

dorsed by General Harrison in a speech at

Danville, and his remarks on the subject

were cheered. It was a part of the State

were cheered. It was a part of the State Republican platform in 1886. William D. Foulke introduced a civil-service bill in the Senate in 1885 and every Republican voted for it. John L. Griffiths introduced a bill in the House in 1889 and every Republican voted for it. Again in 1891 Senator Magee introduced the bill and it received unanimous Republican support. A failure now to pass such a law will make some mean explanations necessary in the future.—Rockville Republican.

Among the House bills introduced Mon-

day was one to allow horse railroads to use

country roads. This bill never ought to

have been even referred to a committee.

roads of Clinton county have been con-structed at a great cost to the farmers and

the taxpayers generally, and they are not

ready to convert them into railroads.-Frankfort Banner.

It seems altogether probable that the

Republicans in the Legislature will agree

upon a plan whereby the State benevolent

and penal institutions will hereafter be

controlled by boards made up of a majority

of members whose political faith agrees

with the party in power, with minority

representation. There can be no other solution of the problem. If the appointing power is left in the hands of the Governor he will continue to appoint a majority of Democrats, for he himself has said it. It is evident, therefore, that none of the reforms proposed can hardly be realized while present mathods configure to evist but

while present methods continue to exist, but there is a hopeful prospect that much good can be accomplished if the bipartisan plan is adopted. The Republican party must carry out its pledges in good faith, especially with reference to the State institutions in question, but the sacrificing of its advantage to the opposition cannot be considered a test of sincerity nor evidence of common sense.—Lafayette Courier.

The bill to create metropolitan police

boards in all cities of less than ten thou-

sand is now before the Senare for consider-

ation. The bill is free from the subjec-

tions which have been urged against met-

ropolitan police boards in the larger cities

in that it preserves the idea of home rule

in municipal government. By this bill the board is composed of four members, one of which shall be the Mayor, the other three to be appointed by the judge of the Circuit Court. This removes the entire re-

cuit Court. This removes the entire responsibility from the City Council, a body which usually is influenced more or less by political considerations. The office of city marshal is abolished and the whole

police machinery is placed in the hands of this board. All fees for detective work shall be paid into the city treasury. If the bill passes it will create an entire revolu-

tion in police management, and we believe, so far as we are able to judge of its merits at first glance, will work to the ad-vantage of all cities.—Crawfordsville Jour-

A bill has been introduced for the appoint-

ment of a State Bacteriologist. Let the

bill pass. The great wonder is that the

State has grown to be so large, many of

the native born lived to be so old, without

a State bacteriologist. The boys would

have fought more gallantly during the war;

the rebellion would have been put down

much earlier if Indiana troops could have

pointed up and beyond the flag and said to

the enemy, "Now, fire another shot and we will report your case to the State bacteriologist." Not only would Indiana have one ex-President to boast of now, but if we had

ex-President to boast of now, but if we had been provided earlier with a bacteriologist the State might to-day be called the father, mother and grandmother of Presidents. If we had had a good coal oil inspector forty years ago every county in the State would have had oil of their own. A right good natural-gas inspector (like Jordan, for instance), and we would have had natural gas thirty years ago. Give us a State Board of Health with Metcalf for secretary, and it will be but a few years until we will have to put up monuments to mark

Speaker Adams is proving one of

was one of our fellers at some time?"

he was about twenty years old."

Potts-Trot it out. I'll listen.

clean out of sight.

paying any taxes.

THE DAILY JOURNAL

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The House abolished the useless office of gas inspector yesterday. And yet there is room.

If it were not for the bond law of the resumption act the Democratic outfit at Washington would force the government to suspend payments.

The statement of the late ex-President Hayes, that "he who served his country best served his party best," is a truth applicable to all times.

The Legislature should watch for bill which will contain a clause which will prohibit cities from building and owning electric light plants. It may not be discovered by its title.

Every county officer-elect in Marion ccunty having asserted that he is not a member of the County Officers' Association, one must believe them in preference to Mr. Fountain, who is disturbed in his feelings.

The silver men in Congress may block the way to a measure for financial relief and thereby retard the revivial of industry, but in the end they will suffer themselves. The dog-in-the-manger business is not statesmanship.

There are more than half a million voters in this State and about five hundred county officers. Suppose that in the matter of fees and salaries the Legislature should succeed in pleasing the five hundred and displeasing the five hundred thousand? Would it be good politics?

If, as a Terre Haute paper says, the Normal School trustees have entered into an agreement with other institutions to work an omnibus bill through the Legislature, they have made a mistake. The Normal School has good grounds upon which to demand assistance, which it surrenders when it pools its claims with institutions which have none.

It grieves the Journal to remark that one of the County Officers' Association committee told a Marion county official yesterday that the committee had rooms on Tennessee street, and were perfecting a fee and salary bill which would be passed by the Legislature. And yet one of this committee told the House fee and salary committee that it would present no bill. Alas, this is a wicked world!

There is no more reason for the inspection of steam bollers than there is for the inspection of threshing machines, coal oil lamps or cooking stoves. The bill to create a lot of salaried places under the pretext of such inspection should be promptly and summarily killed. It is the duty of those who use steam boilers to have them inspected, and they should be held to a strict responsibility for the performance of the duty. They have no right to attempt to shift the responsibility on the State.

As an argument in favor of the bill to atraighten the Kankakee river it is stated that the money expended by the State on Momence, rock has increased the value of sixty thousand acres of land in Lake county from \$3 to \$5 per acre. In other words, the work done by the State has put that much money into the pockets of the owners of these lands without benefiting the rest of the State a particle. This is a first rate argument in favor of the straightening of the Kankakee by the owners of the land that would be benefited by it.

The sinking of the North German Lloyd steamship Elbe, with a loss of fully three hundred lives, is a most terrible marine disaster, and full of distressing details. Collisions at sea, and especially in contracted seas, which carry many ships, are not wholly avoidable, but this one has been rarely paralleled in its fatal results. With the information at hand, it looks as if the officers of the surviving steamer Crathie were guilty of gross and criminal neglect in having failed to make any effort whatever to afford relief or rescue the passengers of the Elbe.

Figures published in the Journal a few days ago showed that the average cost of caring for the insane in this State was \$227.58 per capita, against \$158.29 in Ohio, and that the establishment of the Ohio standard in this State would result in a saving of nearly \$175,-000 a year. Such a reform as that would be something the people could understand and appreciate. They do not care a fig whether the ward keepers and hired girls in our insane hospitals are Republicans or Democrats, if they are efficient and humane and do their duty. but they do want to see the hospitals and all the State institutions run on business principles, and they would be especially glad to see a large reduction in expenses. By all means, let us have

this city should tender his resignation because it approved such a measure. In a large sense it would seem that humane considerations ought to include the wife as well as the wife beater, and if a corporal punishment penalty will save the wife from a beating and thus also the husband from a whipping, it is really a humane measure. Really, however, there does not seem to be much room for considerations of humanity in the case of wife beaters. They are already so degraded that no punishment can degrade their manhood; and, as for physical suffering, they deserve it.

LIMITING MUNICIPAL INDEBTEDNESS.

The city of Terre Haute, like this city, is experiencing embarrassment from the constitutional provision limiting municipal indebtedness to 2 per cent. of the value of taxable property. Terre Haute wants to undertake an extensive sewer improvement, and would like to raise money for the purpose by issuing bonds, but is prevented from doing so by the fact that her indebtedness is already near the constitutional limit. In these circumstances a resolution has been introduced and is awaiting final action by the Council asking the Legislature "to take preliminary steps to amend the said section of the Constitution, enabling cities to become indebted an additional 2 per cent, for the purpose of constructing and improving sewers, and for purchasing, owning, constructing, operating and controlling gas plants, electric light plants, water works and building schoolhouses." The Journal is inclined to the opinion that some action in this direction is needed. The placing of a constitutional restriction on the right of the people to incur indebtedness for the legitimate purposes of government is at least questionable wisdom. To a certain extent it implies a doubt in the capacity of the people for self-government. It is true the restriction was imposed by the people themselves, but why should one generation tie the hands of another in a purely discretionary matter of this kind? The vigilance of taxpayers and the unalterable hostility to the increase of municipal debts, except in case of necessity or for strictly legitimate purposes, could doubtless be depended upon to prevent any undue increase of such indebtedness.

But, admitting that a general constitutional provision of the kind is beneficial, there would seem to be good reason for qualifying it. Circumstances may arise in which good financiering as well as good government calls for a temporary increase of municipal indebtedness beyond the constitutional limit. Such occasions may be exceptional, but the part of cities and towns to acquire the ownership of certain franchises, they are almost sure to arise some time in the history of every growing city. The Terre Haute proposition only authorizes an increase of an additional 2 per cent. of indebtedness to the existing limit, and restricts the causes for which it may be incurred to the construction and improving of sewers, building schoolhouses and acquiring the ownership of gas plants, electric light plants and water works. These causes are so few in number and so strictly in the line of municipal progress that their exception from the general rule limiting indebtedness could not be considered dangerous. The subject is at least worthy of careful consideration by the Legislature, and if it should conclude to submit any constitutional amendments to the people it could do no harm to include this one.

A FEW WORDS WITH MR. FOUNTAIN. The Journal publishes this morning the statement of Mr. G. M. Fountain, president of the County Officers' Association and clerk of the court in St. Joseph county, read to the House committee on fees and salaries. The Journal will only consider those portions reflecting upon the press, and those portions because they are, to put it mildly, misleading. The person who gets the worst of a cause in court blames or curses the judge, according to his propensity to express himself by epithet; so the really excellent person who has been connected with some transaction which, on its face, is off color, reviles the newspaper which publishes the act and comments on it. Mr. Fountain is one of these excellent but unfortunate individuals. He would like to shift the responsibility of the circular to which he alludes, and, therefore, blames it on the newspapers which published it. It was a circular which notified every county officer in Indiana that he had been assessed 1 per cent. of his salary "to meet the necessary expenses of changing the fee and salary law." Unless the government of Indiana is by the county officers, for the county officers, such a circular is a matter of public importance. Mr. Fountain, as that "judicious publisher," may think otherwise, but the people of Indiana are with the newspapers who will tell them what is going on that may affect their interests.

Here is the matter in brief: An authorized officer of the County Officers' Association issues an assessment circular which, if every county officer is a loyal member of that body, as Mr. Fountain avers, would raise \$15,000 or \$20,000 In commenting on this circular the Jour-

If the county officers whose names are mentioned in this circular have any ex-planation to make which will free them from the conviction which this circular carries that they have formed a conspiracy to corruptly influence the Legislature the Journal will be pleased to print it.

This invitation neither Mr. Fountain nor his associates have accepted; but instead, nearly two weeks after the publication, he goes to a committee of the Legislature, and, assuming the role of the truly good and the martyr, snivels about "the vilification of the press" and its "senseless crusade." And for what? Recause, for one, the Journal published a circular of public interest and offered Mr. Fountain an opportunity to explain

Because Mr. Fountain has been a news-

paper publisher and editor he under-

takes to tell us how "prudent news-

paper publishers" would do things. Before publishing an important circular, signed by the officers of an association, he "would investigate and publish afterwards." Such a publisher would not publish a newspaper, but what would have been a newspaper last week. Such

worthy president of a similar society in | perpetual hot-box could be advertised as | a lightning express. But there was nothing to investigate, and Mr. Fountain admits, by not accepting the Journal's

offer, nothing to explain. Again, Mr. Fountain read a circular dated Jan. 18, and said it is one "which the press don't care to publish," leaving the committee to infer that the press had refused to publish it. So far as the Journal is concerned, it has never been asked to publish such a circular. If one of the officers had sent it to the Journal it would have been published as a part of the news. If Mr. Fountain were not in so bad temper that he is scarcely respensible for what he says, the Journal might accuse him of bearing false witness-a thing which the "prudent editor" should not do.

Now that Mr. Fountain has tendered the Journal advice, it may even dare to make a suggestion to Mr. Fountain himself. He is clerk of the courts of St. Joseph county. He complains that he has not so much salary as he deserves; and yet he has been absent from his office a month. If he continues to remain here the fee and salary committee may come to the conclusion that there are no duties connected with the office he holds for which a salary should be paid, and reduce it still further. This would be a logical conclusion, unless the policy is to be adopted in Indiana that county officers like Mr. Fountain are to constitute a leisure class, like the British aristocracy, and draw revenues from the people for their support.

In conclusion, the Journal will add that, from every source of information, it is led to believe that the taxpavers of Indiana are opposed to such fees and salaries as Mr. Fountain and his associates are laboring to impose. Twice within a few years the conventions of both parties have denounced the old fee and salary law. The best local papers of both parties now denounce it, and hundreds of letters are written to members of the Legislature and others demanding that salaries be fixed and be reasonable. From a sense of duty and from choice the Journal takes sides with the people. Even though it calls forth the censure and the misrepresentation of President Fountain, and makes a few former friends temporary enemies, the path of duty is plain, and the Journal will walk therein.

The laws of Indiana require that any foreign insurance company, before doing business in this State, must file with the State Auditor a statement that its capital stock is invested in sound securities or mortgages, and convince that officer, by evidence satisfactory to him, that such statement is correct. In the formation of companies m this state, th law, if one is passed, should make the requirements in regard to the investments of companies very explicit, lest wild-cat companies spring up, which would surely rob the people who are not prepared to investigate. The people have a right to expect that the Legislature will protect them against such swindles, and that the law will be so carefully enforced that the person who buys insurance in any company sanctioned by its officers will get what he purchases. In regard to the admission of sound companies with a capital of \$100,-000, there seems to be no valid objection so long as they comply with the present requirements, which have secured absolutely sound fire insurance to the people of Indiana. The Journal has seen the reports of a dozen fire insurance companies with a capital stock of \$100,-000 or \$150,000, each of which had a surplus available for policy holders ranging from \$110,000 to \$376,000. There seems no good reason why a \$100,000 company, presenting the same evidence of reliability required of companies with \$200,-000 or more capital, should not be admitted to do business in Indiana.

The statement which the Board of Public Works make in tendering their resignations to the Mayor is entitled to candid consideration. They have done what they thought to be best for the city and the taxpayers, and their work shows that, if they have occasionally erred in judgment, they have in the main rendered the city good as well as faithful service. They have had no favorite contractors, and no man who has read the testimony can truthfully say that there is a particle of evidence tending to show that, in the most remote manner, have they been party to any jobbery. That they have made some mistakes will not be denied, but whether they remain or leave office the general verdict must be that they have clean hands, which goes for a great deal. The positions which they have held are the most responsible and the most open to criticism that could be devised. If a man were looking for a position in which he could get the most worry and torment in this world; on the ground that the more he had in this life the less he would have in the next, he would be a persistent candidate for a place on the Board of Public Works.

The Tell City Journal, commenting on the bill which has been introduced in the Legislature requiring drug clerks to be graduates of some pharmaceutical institution or pass an examination before being allowed to compound prescriptions, suggests that, as physicians have already been regulated, "a law compelling all lawyers to graudate in some law institution before being eligible to practice would be in order." Not exactly in order. The framers of our Constitution, in their wisdom, provided that the only requisites for admission to the bar in this State shall be the possession of good moral character and the right to vote. Thus, a lawyer in this State may be constitutional without being institutional. It is, however, a pretty good proof of the intelligence of the people that they generally manage to discriminate between the two classes, and perhaps it is also an argument against trying to regulate the standard of any profession by

legislation. The statement of Mr. Fountain in regard to the compensation of the clerk of Marion county shows that he knows nothing about the matter. His expenses for clerks are nearer \$15,000 than \$9,000. He has four civil courts running ten months in the year and a criminal court practically in session the whole year, and he spends his whole time in the office. Take the work as a basis as published in the last volume of the Bureau of Statistics for 1893. In Marion county 2,the Ohio plan in Indiana.

It is a curious illustration of the diversity of individual views that, while the president of the State Humane Society in New York is recommending the introduction of whipping as a punishment for wife beaters in that State, the

county were paid upon the basis of work fice of bacteriologist is created. No matter what his duties—he needn't have any—but it sounds well, and the voice of the Times is for a bacteriologist.—Muncie Times. done, the total compensation would be \$21,-213 to be in proportion to Mr. Fountain's salary of \$3,550 in St. Joseph. If the other work of the two offices were compared the MAGAZINE NOTES. salary of the clerk in Marion would be still The Butler Collegian for January has for greater than the figure above named. The

its frontispiece a fine portrait of Miss Catherine Merrill, who was for many years a favorite teacher in Butler University. Journal is not urging the increase of the clerk of Marion, but is simply pointing out that on the basis of office work he re-Some time ago F. Hopkinson Smith showed that an artist could distinguish himself as a story writer, and now Julian Ralph is proving with fair success that a newspaper writer can do well in the same field. Both have stories in the current Har-per, as also have Mrs. Burton Harrison, Grace King and Richard Harding Davis. "This is a nice state of affairs," remarked the all-round actor. "Just as I have foined

The Phonographic Institute of Cincinnati the Anti-cigarette League they go and cast is issuing a phonographic dictionary and phrase book, arranged by Benn Pittman and Jerome B. Howard, which will, no doubt, be "I wonder," mused Hungry Higgins, "I of much use to shorthand writers. It is claimed that when completed the book will include in its vocabulary every word in the English language which is not obsolete or rare. The work is being published in inwonder if the late Mr. Can Robert that they has been so much in the papers about

Harry C. Jones, publisher of the period-"Talking about styles in women's dress," ical hitherto known as the Quarterly Illusremarks the bald-headed philosopher, "I trator, announces that hereafter it will be notice about every man thinks the style issued monthly. It has proved to be such an attractive and popular means of keep-ing the public informed in regard to the work of artists that extension of its work the handsomest that the women wore when seems justified. The price of the monthly will be \$3 per year. Carl Beckwith's work Watts-Talk about your aids to patriotis given the place of honor in the February

ism, I have got one that will knock 'em all The Southern Magazine, which has undergone a variety of vicissitudes since it was Watts-It is just this: I am going to get established in Louisville, two or three years a bill through the Legislature that every ago, has been revived under new manageman who will wear the American flag for a ment after a brief discontinuance, and shows signs of having a more experienced necktie all the time shall be excused from hand at the helm than heretofore. The mistake of making it a sectional publication has been seen, and the new editor an-nounces that in future it will seek from every quarter the best material to be ob-tained. The typographical features of the When the Indianapolis Sentinel asserts

magazine are admirable. Harper's Weekly has a poem by Gustav Kobbe which closes with the lines:

cannot prove. The American hopes the present Legislature will leave the liquor question alone.—Brookville American. "Nought said I, For I knew o'er the grave o' the Harbor Belle the sea gulls fly." If this production had been submitted to the Journal, it would have been returned to most popular presiding officers that has author to have its tenses harmonize ever graced the desk. He is a wholesouled, courteous gentleman, who puts on no airs, and has a large fund of common sense. It the House does not complete its work in the allotted sixty days it will not be his fault. He abhors dilly-dallying like nabut Eastern literary periodicals sor rise superior to rules of grammar. How-ever, perhaps Kobbe and his publisher ought not to be criticised while Robert Louis Stevenson's verses ending "Ail that was me is gone" go the rounds without ture abhors a vacum, and does all in his power to expedite business.—Monti-cello Herald,

In an article in Harper's Magazine gambling. John Bigelow argues that all gambling is not essentially wrong, but that its immorality is a question of conscience. To illustrate, he says if a player never allows his heart to be poisoned by a desire to do to another what he would not wish done to himself, his play would be innocent Mr. Bigelow thinks a strict application of this test would practically do away with the gaming table, and if he were to say that it would interfere with a great variety of so-called legitimate business, he would probably not go far wrong. The Golden Rule is very searching if allowed full sway. Part five of the work entitled "Fishes of North America," issued by the Harris Publishing Company, 19 Park place, New York, is out. It contains two fine colored plates with representations, or, as they are called, "portraits" of fish, life size and of natural tints. The text, which gives accurate scientific information concerning all the va-Harris, editor of the American Angler. The llustrations are prepared with great care. much expense. The work is an important one, and will occupy a field of its own, no other publication attempting to cover so large a field. It is to be issued in forty parts at a cost of \$1.50 each.

ABOUT PEOPLE AND THINGS.

It is said that the new President of France, M. Faure, bears a striking resemblance to the late Chester A. Arthur. The Rev. Mr. Downing, pastor of a colored Presbyterian Church in Roanoke, Va. intends to place in his church a hand-Jackson.

During the last eight years the Enoch Pratt Free Library, of Baltimore, has put into circulation 4,000,000 of books, and now has nearly 150,000 volumes on its shelves, accessible to the public.

Ella Wheeler Wilcox is an untiring patron of manicurists, givers of facial massage, chiropodists and shampooers. says she believes, on principle, in being as good looking as she can. J. R. De Lamar, the "Monte Cristo" of

Idaho, is a native of Holland. He is small in stature, with large features and red hair, and has been a sailor, a glue work-man, a bartender and a butcher. As he is now a millionaire he has given up the other

Miss Kate Field, the well-known Washingtonian, and George Riddle, the elocutionbut promptly kicked out of the House, and the member offering it sent home to his constituents to be dealt with in a summary manner. What the next century may bring forth no man can tell, but this generation will have passed away before our country roads are turned over to horse railroads, or any other kind of railroads. The country roads of Clinton country have been conist, who are the niece and nephew of Mrs. M. H. Sanford, of Newport, R. I., are contesting the latter's will, Mrs. Sanford having left a large sine of her estate to a friend.

It is well known that lime water has a beneficial effect on the growth of children, and in countries where the drinking water is impregnated with salts of lime the men are apt to be tall. An English medical authority states that for a per-fect sanitary diet alkaline water is needed for every person who eats heavily of meat, and this means nearly every one, except-

The "Trilby" craze has had no funnier outcome than the desire of girls in all parts of the world who think they resemble Du Maurier's heroine to communicate with the author. Mr. DuMaurier has rewith the author. Mr. Dumaurier has received a large number of phtographs from young women in this and other countries asking him if, in his opinion, they resemble the real Trilby. These letters and pictures place him in an embarrassing position, but he is doing as well as could be expected under the circumstances.

Rev. Dr. King, the noted abolitionist, who has just died at Chatam, Ont., is said to have been the one from whom the character of Clayton in "Uncle Tom's Cabin" was drawn. He was born in 1812, the son of a Southern planter, but some time before the civil war, deciding that slavery was wrong, he freed his slaves and those of his wife, and securing a grant of land from the Canadian government founded a college for refugee slaves at Buxton, Ont., which exists till this day.

The microbe wafted on the breeze, Now makes his annual trip, And when the folks begin to sneeze, We know he's brought his grip. -Philadelphia Record.

The small boy with the snowball hard Now lingereth anear, And strong men pass the schoolhouse yard In trembling and fear.

"I believe you are wrapped up in me,"
He said to her, but— "No,
That wrap is far too thin," quoth she, For January snow. -Cleveland Plain Dealer.

SHREDS AND PATCHES. Do strikes pay? If yes, whom?-Chicago

more if it cost less.-Detroit Free Press. it is to have an excess of foreign popula-tion.—Washington Star, Aside from the round of Jackson banquets the Indiana Democrats appear to be in a comatose condition.—Washington Post. President Cleveland receives a rubbing down every morning, even before reading the dally papers.—Kansas City Journal. Miss Billings-What kind of a man would you like to marry? Miss Willing-Oh, a bachelor or a widower.-New York Herald. Casimir-Perier says a woman caused his downfall. Same old lie, copyrighted by the late Mr. Adam, of Eden Park.—Chicago One of the many lessons of the Brook-

lyn strikes is that the "innocent bystanders" would better stand further off.-Chicago Times. A man who wanted to try a bicycle at Shelbyville, Ind., was so completely carried away by it that he has not come back.

—Chicago Post. There are 830 widows and 280 widowers in Portland Me., but it is not thought that Hon. Tom Reed can do anything about

"It is unlucky to have thirteen at table." says the Manayunk philosopher, "especially if you have made preparations for only two."—Philadelphia Record.

this .- Cincinnati Tribune.

sleep for 116 days. He would be a good man for Secretary Carlisle to hire to watch the gold reserve.—New York Press.

BUILDING AND LOAN AGITATION.

Mr. Morgan Tells Why the Expense Fund Should Be Abolished.

To the Editor of the Indianapolis Journal:

It is true that the building and loan laws of Indiana are good, and the associations as a whole are economically managed, as stated in your editorial of the 29th, but let us look further into the subject. Your figures were based on 496 associations, more than 400 of which have no expense furd, but pay expenses from profits, like other commercial and financial concerns. They render statements to shareholders of profits and expenses, and if the expense appears extravagant the managers will be called to account. On the other hand, about forty associations in the State operate on an expense fund basis, and what for, pray tell me? Is there one good reason for such fund? There seems to be but one object, and that to get a large amount of money from the shareholders into a fund that does not have to be accounted for. How many associations make a statement to shareholders showing the amount received in the "expense fund," and showing what has become of it? The members have a right to know what becomes of all they pay in. If the members of these expense-fund associations knew the enormous amounts collected into this fund there would be a revolution without legislation, but they do not know. True, reports are made to the State Auditor, but few, if any, shareholders ever see such reports. The fact is the expense fund system accumulates large amounts for which no one is responsible. Now and then some association will turn the small remains from this fund into profit account, and then make a great boast about what it saved from expenses. What a farce! Paying dividends with capital! The expense fund comes from capital and if expense fund comes from capital, and if any of it be saved it be-longs in capital account, not profits. Suppose you join an expense-fund associa-

Suppose you join an expense-fund association. You pay \$1 membership fee for one share, pay twelve monthly payments at 70 cents; total—\$9.40 the first year. What is it worth? They have credited you with 60 cents a month; total, \$7.20. It has cost you \$2.20 to take care of \$7.20 an everage time of six months. It would take an earning rate of 61 per cent. per annum to restore your capital. But they say wait. Well, try it another year. You add \$8.40, making a total of \$17.40, and find to your credit \$14.40. It will require a dividend at a rate of 21 per cent. per annum to make your stock worth. ent, per annum to make your stock worth what you have paid in the two years. But walt; you must pay more to save what you have invested. Add \$8.40 more, making \$25.80, and you have a credit \$21.60, the expense fund having absorb \$4.20, and it will require an annual earning of 13 per cent. to restore your capital. Three years, and nothing made. About time to quit, is it not? It may "be years and it may be never" when you get your capital back, with any actual earnings added to it. The number of such associations probably will not exceed forty in this State, but they are bringing into disrepute the building and loan system by such methods. The way to prevent it is to abolish the expense fund. No other business assesses capital to pay expenses. That association which does not make enough earnings to pay expenses has no right to exist. Every individual, corporation and association should keep its expenses within its earnings. If through disaster it cannot, then it is time to assess \$4.20, and it will require an annual ear aster it cannot, then it is time to assess capital to pay the loss. To assess capital one-sixth as it is paid in and create a large unprotected fund before expenses accrue is only a bid and temptation to extravagance,

It has been said that associations cannot organize and exist without an expense fund. Five-sixths of the Indiana associations have been able to do a prosperous business without. You will excuse the reference to the society I hold membership in if I do not mention its name. It has done a successful business for ten years, handling more than a million dollars. It organized with a mem-bership fee of 25 cents. It owns its office building and has as good a banking room as there is in the city. It pays directors for attending meetings. It employs the best of help, paying liberally for it. It prints for shareholders semi-annual reports, showing receipts, disbursements, profits and ex-penses. Its books are audited twice a year by experts. It made gross profits of more than \$20,000 last year, and used less than \$3,000 of it for expenses, set aside a reasonable reserve for contingent losses, and made a handsome divide for the shareholders. Its loans are now made at 8 per cent. ers. Its loans are now made at 8 per cent. interest, and no premium, the borrower participating in profits. This association needs no expense fund, nor does any other. The usual rate would have given this association an expense fund of \$700 per month; last year its actual expense, including taxes, was \$250. The expense fund must go.

J. R. MORGAN.

Kokomo, Ind., Jan. 31.

Opposes Radical Legislation. To the Editor of the Indianapolis Journal: Permit me to approve in the fullest sense your editorial on building and loan associations in Tuesday's paper. No greater mistake can be made by this Legislature than to pass radical legislation against building associations. I have been connected with building associations for fifteen years, and I know they have been of inestimable value to this city and State. To upset these institutions will be little less than a calamity. Certainly the Republican party cannot afford to father any legislation which will produce any such a result. The State buildng associations, against which the attack is made, are large and most valuable institutions. In a few years our building associations will be carrying the entire mort-gaged debt of the State. Why should we seek to cripple any association that assists in accomplishing such an object? If these associations are let alone, competition will ment. I am not pleading for the expense fund. As much can be said for it as against it. It is by no means as big a thing nor as unfair to the stockholders as some persons would have us believe. It costs money to put a building association on its feet and make it a paying investment. The State of Indiana requires spot cash \$392 to incorporate; the printing of supplies, by-laws, etc., costs about \$600 more; typewriter, \$125 etc., costs about \$600 more; Gpewher, more; a set of books, \$75 more; office; for two years at \$25 per month, \$600; girl to keep books, two years at \$30 month, \$720; one shorthand girl at \$30 month, \$720; one shorthand girl at \$30 per month, \$720; safe, \$150; postage, \$400. Here is an expense of \$3,382 at the end of the first two years, and no provision is made for salaries, traveling expenses, or compensation for a hard-worked secretary. There are those in this fight against this expense fund who say State building associations have no right to exist. Why do they say this? Simply because these associations have by hard work pulled through and are a success. I believe the animus of a good deal of this opposition is "He has got something; now take it away from him." I am also opposed to taxing paid-up stock, and especially to limiting the rate of premium. Competition will regulate all the e questions.

Indianapolis, Jan. 31.

Indianapolis, Jan. 31.

Jackson's County Seat.

To the Editor of the Indianapolis Journal: I see a lengthy communication in the Journal of Jan. 28, from a writer located at Brownstown. He has no "interest whatever" in the matter, and is not at all concerned as to the outcome. He would have your readers think there was only one side of the question in controversy, but it is an old adage, and there are two sides to this as well as other questions. We admit that the seat of justice is quite near the center of the county, from a geographical standmore if it cost less.—Detroit Free Press.

China is beginning to realize herself what

China is beginning to realize herself what the center of population. Would not the seat of justice accommodate the greatest number of people who have business to transact if the same was located near them? Seymour has seven thousand population, largely over one-fourth of the entire population of the county. Jackson county has two or three streams that become unfordable in rainy weather, thereby impeding travel by horseback, but Seymour can be reached from the remotest townships in the county by rail; in fact, by rail from ten out of eleven townships, while there are but three townships, including the one in which the courtships, including the one in which the courthouse is now situated, that have access to Hrownstown by rail. The traveler must leave the cars at Ewing. Seymour is a city of thrift and enterprise, with four elegant schoolhouses, numerous fine churches, many manufactories, squares of fine business blocks and miles of concrete and sawed stone walks, electric and gas plants, elegant private residences, cozy cottages and a lovely natural park, where it is our hope to see erected that courthouse. The whole question resolves itself into a nutshell. Seymour is the county center of population, wealth and enterprise; three-fourths of the business and taxes go from this end of the county, and surely it is no "great injustice" for a majority of the people to say what they want and when they want it. It is not a question for the General Assembly to say that the courthouse shall be located here, but simply an act, a law, whereby the people may say for themselves what they want. Seymour, Ind., Jan. 29. ouse is now situated, that have access to

TO OUST RECEIVERS

JUDGE GROSSCUP WILL HEAR AR-GUMENTS AT CHICAGO SATURDAY.

Order Entered Restraining Greenhut and Lawrence from Disposing of Any Property of the Whisky Trust.

CHICAGO, Jan. 31.-The restraining order preventing the Whisky Trust receivers from taking any action in the proceeding under which they were appointed will remain in force until Saturday morning. Judge Grosscup entered the order yesterday, and expected to-day to hear arguments on a motion to oust the receivers. On account of the gravity of the situation the court announced to-day that the motion would not be taken up until Saturday. He allowed the restraining order entered yesterday to remain in force until a decision is reached on the motion set for argument Saturday.

The conflict presents the paradox of the attorneys for both sides of the combat expressing extreme satisfaction with status of the case, the party claims it is in the right, and has received all it asked for. When Judge Grosscup opened his court to-day there was present attorneys Runnells and Burry, representing the receivers; Levy Mayer, for the petitioning stockholders' committee; O. Peckham, for the Shufeldt distillery, and attorney Eddy, for Nelson Morris, The court made the following statement:

"Through their attorneys certain stock-holders of the Distilling and Cattle Feeding Company represented to me, in the presence of the president and attorney of the company, that the company was insolvent, and that a \$7,000,000 debt would soon fall due,

pany, that the company was insolvent, and that a \$7,000,000 debt would soon fall due, and that in their opinion, unless the company was placed in the hands of a court of equity for operation, the funds of the company would be wasted and dissipated and the loss fall on the stockholders. The situation as set forth in the bill was one that demanded immediate action. To publish to the world the complaint would defeat its very object. Apparently the protection of the court was necessary. The president of the company did not combat the representation, and the receivers were appointed.

"A petition is now on file from other stockholders, representing that the first bill was authorized by only a small proportion of the stockholders, and claiming that the president had no right or authority to surrender the company in such manner. It is further stated in the petition that at the time the receivers were appointed a committee was on the point of furnishing a plan for the rescue of the corporation and the raising of the necessary funds, and that this plan was frustrated by the appointment of the receivers. Under these circumstances the petitioners ask that the court hear them on an application for the removal ment of the receivers. Under these circumstances the petitioners ask that the court hear them on an application for the removal of the receivers. From the nature of the case the court should inquire into the facts, and I will set Saturday morning for the hearing of the petitions of the stockholders. I shall ask the attendance in person of Mr. Runnells and Receivers Greenhut and Lawrence."

Mr. Runnells bowed and attorney Levy

Mayer, representing the anti-Greenhut par-

ty, jumped up and asked that an order be entered restraining the receivers from disposing of any of the property or funds of any. Mr. Runnells did not object and Mr. Mayer handed a typewritten order court glanced over it and Mr. Runnells asked to see it Having asked to see it. Having read it, he objected, and the judge seemed doubtful about entering it, but Mr. Mayer wished to leave it with the court, who should modify it as he saw fit. Mr. Mayer asked that all officers of the company be required to appear in court the same as the president, without a subpoena, but the court declined to so order. Mr. Mayer further asked for permission to examine books and accounts but the court thought no order was necessary, saying the books of such companies were always open to stockholders. The question of the restraint on the receivers was taken up and it was agreed that the distilleries of the trust should be operated as usual. Attorney Peckham wanted paper as usual up to Saturday, but the court said not. Mr. Eddy was there to see that the receivers did not quit feeding the cattle that the company has been taking care of for Nelson Morris. Runnells and care of for Nelson Morris. Runnells and Burry say their cliests are actually the receivers of the company and that they are perfectly satisfied with the state of the case. On the other hand, the opposite side says that Greenhut and Lawrence are receivers in name only and that to make them real receivers, the property must be turned over to them formally by deed.

At the conclusion of court Judge Grosscup wrote an order in which he restrained the receivers from doing any thing save to conserve the property until after the hearing on Saturday morning. He further ordered that "all stockholders of record, and holding duly assigned certificates of stock of the date of the appointment of the receivers and prior thereto shall have access to the books, documents and papers of the Distilling and Cattle Feeding Company for inspection, either by themselves or their counsel, under such reasonable supervision as w?! insure the security of such, and that on the application of such stockholders or their counsel for the production of such books, etc., in court at the hearing herein assigned, the same be produced without further er of this court. It is further order the intervenors have such subpoen me the court as may be necessary excure the attendance of such wit-

poens of the intervenors have such sub-poens of the court as may be neces-sary scure the attendance of such wit-nesse, as they may desire under the usual conditions relating to subpoenas."

Not only is the Whisky Trust tied up in the United States Court, but its books and accounts are to be made the subject of a searching investigation. For the purpose of the investigation two expert accountants and the New York counsel for the stockholders to-night left for Peoria, the head-quarters of the Trust, where, by virtue of an order made by Judge Grosscop, they will go over and check up the reports of receives and expenditures gives 1802 and free ceipts and expenditures since 1893, and fur-ther back if it is deemed advisable. Developments of some importance are expect-ed as a result of this work. The results of the investigation will be tabulated and brought back to Chicago to be used as evi-dence in the hearing for the removal of re-ceivers Greenhut and Lawrence, set before Judge Grosscup for Satyrday.

Judge Taft's Order. CINCINNATI, O., Jan. 31.-Judge Taft, of the United States Circuit Court of Appeals, handed down to-day a supplementary decree defining the powers of the local receivers of the Distilling and Cattle Feeding Company. The decree commands the receiver to pay all claims for goods and supplies furnished and for wages and sal-aries during the month of January. This decree includes also rebates, checks and vouchers issued by the company to dis-tributing agencies in the amount of 2 cents on the gallon, when the bills due to the company by these distributing agencies are paid up. The decree gives the receiver power to pay all such claims in this judicial listrict contracted before Feb. 1, 1895. In the rebate claims the decree recognizes the only 2 cents on the gallon. The distributing company must therefore settle the 5 cents per gallon with the retailer in case it is under obligation to do so. The decree does not, so far, hold the company liable for the 5 cents additional to the retailer.

Earth Trembling in Mexico. CITY OF MEXICO, Jan. 31.—Since the great earthquake shock of the 22d of November, 1894, which caused the loss of fifteen lives in this city and destroyed fifteen lives in this city and destroyed thousands of dollars' worth of property, a reign of terror has prevailed in the towns of Jamiltepec and Tuxtepec in the State of Oaxaca, where the earth trembled from six to eight times a day. The churches and houses are a heap of ruins, and the inhabitants have nearly all fied to neighboring hamlets. The eruption of some volcano, presumed to exist in subterranean form close by, is momentarily expected. Last night earthquake shocks were felt in many places in the State of Oaxaca. The duration was three seconds. The movement was noted in Tequisixtian, Tiacolaluia, Nochixtian, Tepocolula, Tiaxiaco, Tiapa and Alcozausa.

Georgia's Contribution to Nebraska.

ATLANTA, Ga., Jan. 31.—The last car of provisions contributed by Georgia was sent by ex-Governor Northen to the Nebraska sufferers this afternoon. This makes twenty-two cars in all that Georgia has given to the sufferers of that section. Ex-Governor Northen has received a letter of thanks from Governor Holcomb, of Nebraska, in which he says: "For myself, and in behalf of our people, I desire to express to you and your noble Georgians our thorough appreciation of your magnificent gift. Already the press of Nebraska has echoed the sentiment of the people of the State that this unsolicited response to the need of our unfortunates has doubly endeared your people to us. May peace, happiness and prosperity ever attend you and your kindhearted people." Georgia's Contribution to Nebraska.